

1. This summary of General Insurance Statistics is compiled from returns furnished by the 158 insurance companies operating or licensed to operate within South Australia. Particulars for the year 1958/59 are compiled from details for each company, of transactions for the financial year ending between 1st July 1958 and 30th June 1959.
2. Definitions: The statistics herein conform substantially to the definitions stated below and should be interpreted in accordance therewith:-
 - (i) Premiums represent the full amount receivable in respect of policies issued and renewed in the year, less returns, rebates and bonuses paid or credited to policy holders in the year. They are not adjusted to provide for premiums unearned at the end of the year, consequently the amounts shown differ from "earned premium income" appropriate to the year. When figures are increasing, as in recent years, premiums receivable (as shown in the statistics) are greater than "earned premium income" appropriate to the year. The converse applies when figures are declining.
 - (ii) Claims include provision for outstanding claims, and represent claims or losses incurred in the year.
 - (iii) Contributions to Fire Brigades, Commission and Agents' Charges, and Expenses of Management mainly represent charges paid in the year.
 - (iv) Taxation includes Income Tax, Payroll Tax, Licence Fees and Stamp Duty, and mainly represents payments made in the year. Amounts included for income tax are based on income of earlier years.

The tables contain selected items of statistics and are not construable as "profit and loss" statements or "revenue accounts".

3. Total premiums receivable, claims, etc. yearly from 1949/50 for all classes of general insurances were as follows -

TABLE 1 - GENERAL INSURANCE - TOTAL BUSINESS TRANSACTED IN SOUTH AUSTRALIA

Year	Premiums Receivable	Interest, Dividends, Rents etc.	Claims and Expenses					Total
			Claims	Contrib- ution to Fire Brigades	Commis- sion & Agents' charges	Expenses of Manage- ment	Tax- ation	
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
1949/50	3,637	19	1,357	101	511	677	130	2,776
1950/51	4,630	19	1,851	129	652	815	201	3,648
1951/52	6,167	18	2,858	167	820	1,141	326	5,312
1952/53	7,274	22	3,021	176	971	1,374	399	5,941
1953/54	8,040	42	4,835	180	1,039	1,466	315	7,835
1954/55	9,115	46	6,403	181	1,224	1,602	215	9,625
1955/56	10,244	51	5,441	188	1,445	1,851	335	9,260
1956/57	11,836	82	6,208	208	1,612	2,122	378	10,528
1957/58	12,209	119	5,898	215	1,530	2,403	487	10,533
1958/59	12,990	122	6,639	215	1,615	2,586	511	11,566

4. A comparison of premiums and claims for each class of insurance in each of the last four years is as follows:-

TABLE 2. - GENERAL INSURANCE IN S.A. - PREMIUMS AND CLAIMS

Group	Class of Insurance	Premiums				(b) Claims			
		1955/6	1956/7	1957/8	1958/9	1955/6	1956/7	1957/8	1958/9
		£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
A	Fire	2,023	2,223	2,200	2,321	518	581	425	488
	Household-ers' Comprehensive	703	852	940	1,037	198	180	187	184
	Sprinkler Leakage	3	3	10	19	1	-	1	3
	Loss of Profits	222	219	219	220	17	8	23	1
	Hailstone	88	86	39	117	57	8	2	52
B	Marine	553	526	541	527	244	217	208	394
C	Motor Vehicle	3,118	3,966	3,985	4,072	2,148	2,449	2,378	2,346
	" 2 Cycle	62	47	46	40	31	28	25	18
	Compulsory Third Party	1,036	1,198	1,488	1,566	945	1,113	1,071	1,221
D	Employers' Liability and Seamen's Compensation (c)	1,658	1,750	1,706	1,751	1,024	1,150	1,188	1,365
E	Personal Accident	353	477	481	689	115	237	182	331
F	Public Risk	95	125	148	167	27	71	54	45
	Third Party	19	16	19	23	6	8	10	7
	General Property	26	31	36	42	15	18	18	23
	Plate Glass	3	3	4	11	-	1	1	5
	Boiler	33	38	39	30	18	29	20	13
	Livestock	101	119	133	148	30	49	41	50
	Burglary	12	15	14	15	4	3	1	-
	Guarantee	8	7	8	8	4	3	3	6
	Pluvius	8	10	16	18	5	3	6	4
	Aviation	45	53	58	66	15	23	18	25
	All Risks	-	-	-	87	-	-	-	15
	Television	75	72	79	95	19	29	36	43
	Other				95				43
	Total	10,244	11,836	12,209	12,990	5,441	6,208	5,898	6,639

(a) Included with Other Insurances.

(b) Amounts of less than £500 are shown "-"; amounts which are nil are so shown.

(c) Includes Workmens' Compensation

5. Particulars of commission and agents' charges and expenses of management in each of the last four years are shown in Table 3. These items are distributed over the six groups of insurance indicated in Table 2 in accordance with an allocation made by the insurance companies. The contribution to fire brigades is levied on premiums in respect of fire risks.

TABLE 3. - GENERAL INSURANCE IN S.A. -

COMMISSION AND AGENTS' CHARGES AND EXPENSES OF MANAGEMENT

Year	Class of Insurance (a)						
	A	B	C	D	E	F	
	Fire Sprinkler, Loss of Profits, etc.	Marine	Motor Vehicles	Workers' Com-pensation	Personal Accident	Other	Total
	£'000	£'000	£'000	£'000	£'000	£'000	£'000
COMMISSION AND AGENTS' CHARGES							
1955/56	495	51	627	162	52	58	1,445
1956/57	541	50	719	163	65	74	1,612
1957/58	551	45	628	164	68	74	1,530
1958/59	586	39	645	150	105	90	1,615
EXPENSES OF MANAGEMENT							
1955/56	643	82	635	295	103	93	1,851
1956/57	708	85	790	310	130	99	2,122
1957/58	761	92	959	324	135	132	2,403
1958/59	844	96	1,002	332	170	142	2,586
TAXATION CHARGES							
1955/56	98	40	116	49	16	16	335
1956/57	166	42	107	34	18	11	378
1957/58	190	43	159	50	25	20	487
1958/59	220	39	170	38	28	16	511

(a) Groups as in Table 2.

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